

What is Visa IntelliLink Compliance Management?

Visa IntelliLink Compliance Management is a state-of-the-art, web-based solution that provides protection and control via sophisticated monitoring techniques. It converts transaction data into information that program managers can use to minimize and deter misuse and abuse—so you can concentrate on your core business and maximize cost savings. The solution can offer compelling benefits that include:

- Misuse and abuse detection
- Program and regulatory compliance
- Analytics and investigative reporting
- Questionable spend and risk reduction

What types of organizations is the solution intended for?

Government agencies and private sector enterprises that wish to maximize their commercial payment solutions (e.g., Purchase, Travel and Fleet cards) through program compliance; reduced fraud, misuse and abuse; and automated, electronic auditing.

What key features distinguish this solution?

Visa IntelliLink Compliance Management can:

- *Predict card misuse.* An exclusive, neural network scoring solution helps identify potential abuse and fraud before it occurs. The Predictor module provides instant knowledge of out-of-pattern behavior, while also learning from user and card program behavior to improve predictions
- *Provide an instant snapshot of program performance.* The Dashboard module provides an always up-to-date visual view of key program metrics. Users can configure the displays to their needs to get an immediate view of your program's health and drill down for a more in-depth view
- *Streamline workflow.* By providing easy access to timely information and automatically distributing flagged transactions to the appropriate personnel for review, the solution makes it easier for program managers to remediate problems and keep your program aligned with company policies
- *Create audits with a click of a button.* Your program managers can be prepared for an audit at anytime with instant access to the documentation they need. Evidence of cases acted upon, streamlined workflow, structured email notifications and more are always at their fingertips using the solution's Compliance workflow module

How will we benefit from using Visa IntelliLink Compliance Management?

- Increased cost savings through:
 - Reduced employee fraud and its associated costs
 - Greater process efficiencies
 - Potentially greater volume incentives as more control allows more spend to be directed to the payment solution
- Reduced risk through greater program oversight
- Improved compliance through continuous, reliable monitoring
- Streamlined audits using less personnel and a single, electronic repository for audit information
- Better access to transparent and actionable intelligence

How does the solution work?

Using enhanced data-mining techniques, the solution provides constant surveillance of your commercial card transactions to help detect and deter program misuse and abuse. Additionally, Visa IntelliLink Compliance Management:

- Identifies non-compliance early so your program managers can quickly intervene before the misuse or fraud becomes widespread
- Offers proprietary modeling technology that studies user and card program behavior to proactively determine if further investigation is needed
- Automatically routes flagged transactions to the appropriate personnel for review
- Retains information in a centralized location, enabling your managers to prepare for an audit with the touch of a button
- Provides reporting that encourages program and regulatory compliance

What capabilities are offered by Visa IntelliLink Compliance Management?

The solution offers distinct modules that can adapt to your organization's needs. The modules are:

- *Reporting*. Simplifies organizational and government reporting through pre-defined reports by card program type and customized reports created by the organization
- *Rules*. Automates the comparison of each transaction with industry-standard and customized rules to identify out-of-policy spend
- *Sampling*. Reviews statistically representative sets of transactions to help program managers determine the likelihood of undesirable activity
- *Compliance*. Distributes all transactions flagged for audit to the appropriate personnel for review, thereby facilitating the auditing and remediation of out-of-policy spend
- *Administration*. Reduces administrative costs and paper trails by allowing for online, self-service management of profiles and entitlement rights
- *Predictor*. Helps identify questionable behavior that may not be otherwise apparent using intelligent, neural network scoring
- *Dashboard*. Provides quick, graphical, customized and drill-through views of the program's status and metrics so program managers can quickly assess the state of the program

Are there any statistics that show the benefits realized by existing users?

Yes, measurable data exists. While additional factors may have added to the following outcomes, the 33 programs that had implemented the Visa solution at the time of sampling experienced:

- 46% reduction in MCC spend*
- 28% decrease in spend on weekends*
- 13% drop in split transactions*

*The percentage decreases were based on the proportion of transactions made in the listed categories.

*The estimates of savings were derived from a sample of 33 card programs' purchase and travel card transactions for MCC spend, and purchase card transactions for weekend spend and split transactions. The percentage decreases were based on the proportion of transactions made in the listed categories between Time Period A (December 1, 2007 through September 30, 2008) when the programs had not deployed the Visa solution and Time Period B (December 1, 2008 through September 30, 2009) when the programs had deployed it.

What constitutes out-of-policy or questionable spend, misuse, abuse or fraud?

Any transaction that does not comply with your organization's stipulated policies for commercial card or payment solution usage is considered to be out-of-policy or questionable spend. This may be categorized as misuse (e.g., purchasing from an unauthorized merchant) or fraud (e.g., purchasing goods for personal use). Abuse can refer to both misuse and fraud.

Why isn't ad-hoc reporting sufficient to detect questionable spend?

Ad-hoc reporting is time consuming and does not continuously monitor for out-of-policy behavior. It's also limited to the rules, questions and established patterns program managers know to query for.

Visa IntelliLink Compliance Management continuously reviews all transactions. It identifies suspect transactions in three ways using:

- Automatic comparison of all transactions to organization-defined or industry standard rules
- Random, statistically valid samples via the Sampling module
- Neural network transaction scoring analyzes transactional patterns to uncover out-of-pattern behavior that may not be detected using simple business rules

What is the data source?

The transaction data used by the solution is VCF 3.0 or VCF 4.0 files received from your Issuer and/or their processors. It is "settled" data, meaning that it comes in after the merchant's bank has been paid by the Issuer. Typically this will be two or three days after the transaction occurred.

How long is the data held within Visa IntelliLink Compliance Management contained?

Data is held for 27 months within the online application to allow sufficient time for audits and remedial action.

How do we install, maintain and upgrade Visa IntelliLink Compliance Management?

The solution is a user-friendly web-based application built on the SaaS (Software as a Service) model. This makes it simple to set up and deploy because you don't need to install, maintain and perform upgrades. It also allows you to access the application anywhere in the world that there is an Internet connection.

Is there training available?

Yes, you will initially receive a full day of on-site training. Release notes will be provided for all subsequent releases.

Is online help available?

Yes, online help is available in all languages in which the solution is available. There is also an ADA 508 compliant version of the Help files.

Are there any fees to use the solution?

Your commercial banker can provide more details about pricing.

What languages will Visa IntelliLink Compliance Management be available in?

Visa IntelliLink Compliance Management is currently available in North American English. In November 2010, it will also be offered in International English and Canadian French. Additional languages will be added in the near future.

How do Visa IntelliLink Compliance Management and Visa IntelliLink Spend Management fit into our overall Visa Commercial Solutions portfolio?

The two products complement each other to increase the financial benefits of your commercial card programs. They use the same card program data, but for different purposes. Visa IntelliLink Compliance Management continuously monitors transactions to help reduce out-of-policy spend. Visa IntelliLink Spend Management provides reporting and expense management capabilities to increase visibility and control over spend.

How does Visa IntelliLink Compliance Management compare to the competition?

Visa IntelliLink Compliance Management is a market leader in the automated detection of questionable behavior. In a 2010 Visa Commercial Online Solutions Benchmarking Study*, the application consistently ranked higher than some of its competitors in key areas that include:

- Data source
- User interface
- Program setup
- Tracking, compliance and alerts
- Reporting and dashboards

How do we get started using Visa IntelliLink Compliance Management?

Contact your commercial payment solution Issuer to begin the process.

Where can I find more information about Visa IntelliLink Compliance Management?

Visit visa.com/intellilink or contact your commercial banker for more details.

*This study was commissioned by Visa and conducted by First Annapolis Consulting in 2010.